

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION**

In re:

STEPHEN ZIMMERMAN
KATHLEEN M ZIMMERMAN
Debtor(s)

Case No. 18-41760-R

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Carey D. Ebert, Chapter 13 Trustee, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2018.
- 2) The plan was confirmed on 02/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/06/2022.
- 6) Number of months from filing or conversion to last payment: 48.
- 7) Number of months case was pending: 50.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$102,046.13.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$9,600.00
Less amount refunded to debtor \$82.34

NET RECEIPTS: \$9,517.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,310.00
Court Costs \$0.00
Trustee Expenses & Compensation \$890.00
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,200.00

Attorney fees paid and disclosed by debtor: \$190.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK	Secured	24,891.00	24,186.24	24,186.24	0.00	0.00
BAYLOR UNIV. MEDICAL CTR	Unsecured	1,231.00	1,230.60	1,230.60	62.12	0.00
BIRCHLAND MARKET	Unsecured	259.00	259.44	259.44	0.00	0.00
CAPITAL ONE	Unsecured	486.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	NA	6,516.89	6,516.89	352.81	0.00
CAPITAL ONE BANK USA NA	Unsecured	3,834.00	3,882.14	3,882.14	210.17	0.00
CAPITAL ONE BANK USA NA	Unsecured	4,133.00	4,181.31	4,181.31	218.74	0.00
CAPITAL ONE BANK USA NA	Unsecured	934.00	934.14	934.14	45.46	0.00
CAPITAL ONE NA	Unsecured	1,943.00	1,943.19	1,943.19	105.20	0.00
CAPITAL ONE NA	Unsecured	1,918.00	1,918.84	1,918.84	103.88	0.00
CLEAR BALANCE	Unsecured	600.00	NA	NA	0.00	0.00
MASSEY'S	Unsecured	137.00	137.19	137.19	0.00	0.00
MEDICAL CITY DALLAS	Unsecured	1,799.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,718.00	1,718.03	1,718.03	93.01	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	2,430.00	2,351.18	2,351.18	118.70	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,787.00	1,787.74	1,787.74	96.78	0.00
PARAMOUNT RECOVERY SYSTEMS	Unsecured	70.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,341.00	2,341.50	2,341.50	118.21	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,057.00	2,057.04	2,057.04	107.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,052.85	2,052.85	107.40	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,508.00	2,507.82	2,507.83	126.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,582.00	1,582.77	1,582.77	85.69	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	10,566.00	10,565.85	10,565.85	572.03	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	3,173.00	3,172.96	3,172.96	171.78	0.00
RESURGENT CAPITAL SERVICES	Unsecured	3,559.00	3,558.86	3,558.86	192.67	0.00
SYNCB/BELK	Unsecured	2,157.00	NA	NA	0.00	0.00
SYNCB/JC PENNEY	Unsecured	2,052.00	NA	NA	0.00	0.00
SYNCB/WALMART	Unsecured	4,311.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,920.00	1,536.24	1,536.24	83.17	0.00
SYNCHRONY BANK	Unsecured	1,792.00	1,419.38	1,419.38	76.84	0.00
TD BANK USA, N.A.	Unsecured	3,463.00	3,463.35	3,463.35	187.50	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TEXAS HEALTH RESOURCES BY AMI	Unsecured	NA	377.74	377.74	15.63	0.00
US BANK HOME MORTGAGE	Secured	NA	0.00	542.20	0.00	0.00
US BANK HOME MORTGAGE	Secured	225,680.00	221,531.08	221,531.08	0.00	0.00
US BANK HOME MORTGAGE	Secured	NA	0.00	400.00	0.00	0.00
US DEPT OF EDUCATION	Unsecured	9,594.00	9,652.15	9,652.15	522.56	0.00
US DEPT OF EDUCATION	Unsecured	25,334.00	25,468.17	25,468.17	1,378.81	0.00
WELLS FARGO CARD SERVICES	Unsecured	3,034.00	3,034.43	3,034.43	164.28	0.00
WISE REGIONAL HEALTH SYSTEM	Unsecured	1,063.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$221,531.08	\$0.00	\$0.00
Mortgage Arrearage	\$942.20	\$0.00	\$0.00
Debt Secured by Vehicle	\$24,186.24	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$246,659.52	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$99,651.81	\$5,317.66	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,200.00</u>
Disbursements to Creditors	<u>\$5,317.66</u>
TOTAL DISBURSEMENTS :	<u>\$9,517.66</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/11/2022

By: /s/ Carey D. Ebert, Chapter 13 Trustee
Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF SERVICE

This is to certify that a true and correct copy of the foregoing Chapter 13 Standing Trustee's Final Report and Account has been served upon the following parties in interest by mailing a copy of same to them via first class mail on the date set forth below or electronically via ECF.

STEPHEN ZIMMERMAN
KATHLEEN M ZIMMERMAN
133 JOSHUA STREET
DENTON, TX 76209

HOLLY B GUELICH
12740 HILLCREST RD SUITE 138
DALLAS, TX 75240

Dated: October 11, 2022

/s/ Carey D. Ebert, Chapter 13 Trustee
Office of the Standing Chapter 13 Trustee